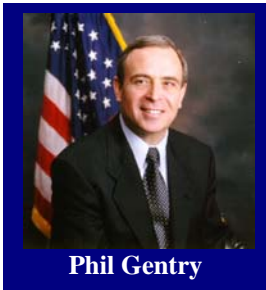


### A Word From Our District Director



**Phil Gentry**

Recently, Hector Barreto, the SBA Administrator, announced SBA's FY 2006 budget request. The \$593 million request is a fiscally responsible budget that is good for small businesses as well as the American taxpayer.

Although smaller than the \$611 million budget in the current year, we are asking for a record lending authority of \$22 billion as well as modest increases to our technical assistance programs. Highlights of SBA's budget request include:

- \$16.5 billion program level for SBA's flagship 7(a) lending program, operated as a zero subsidy program. This represents a \$.5 billion increase over the current year.
- \$5.5 billion for the 504 loan program, representing a \$.5 billion increase over the current year, also on a zero subsidy basis.
- \$3 billion maximum on SBIC funding for debentures.
- \$810 million in funding for the disaster loan program, matching a 5 year average.
- \$88 million in grants to the Small Business Development Centers, slightly greater than the current year funding.
- \$5 million in support of the SCORE program.
- \$12 million for the Women's Business Center Program.
- \$83 million for contracting assistance and business development activities.

The budget does not seek new funding for the Microloan or PRIME Programs since credit and technical assistance provided to entrepreneurs under both of these programs can be delivered more efficiently through other agency programs.

In spite of the belt tightening that has occurred over the past years and again reflected in the 3% reduction in our budget in FY 2006, SBA continues to show significant increases in assistance to our small business customers. In FY 2005 SBA has already approved 28% more loans than in the same period in FY 2004. This is significant given the fact that we are now operating this program on a zero subsidy basis, which means increased fees to lenders and small business clients. In Oregon and SW Washington, we have approved 6% more loans to our small businesses than this time last year and are confident that we will again break all lending records at the end of the year. Nationally, 504 loans are up by 16% over last year, as well as loans to all minority groups, women and veterans. In addition, we are providing counseling and training to increasing numbers of small business clients and are providing more contracting assistance to more small businesses than ever. We estimate that in the first 3 months of this fiscal year, SBA programs have facilitated the creation or retention of 168,000 jobs nationally. And the numbers will continue to grow in spite of decreasing budgets and staff. That is the challenge for our agency, and so far, we have exceeded all expectations.





## **OAME 17th Annual Luncheon And Tradeshow**

Oregon Association of Minority Entrepreneurs (OAME)

On May 12, 2005, the Oregon Association of Minority Entrepreneurs (OAME) will host its 17<sup>th</sup> Annual Luncheon and Trade Show at the Oregon Convention Center. The trade show will be open from 10 am to 4 pm, and will feature over 150 booths representing large corporations and government agencies seeking to do business with small business vendors. Small businesses will also display their products and services at the trade show.

The luncheon will begin at 11:30 am and will feature a keynote presentation by Dr. Preston Pulliams, President of Portland Community College. The U.S. Small Business Administration will present the Minority Advocate of the Year Award as well as the Lender of the Year and Minority Small Business Lender of the Year Awards at the luncheon. Over 3000 people are expected to attend this event. For trade show booths or luncheon tickets, contact OAME at (503) 249-7744. Additional information about this event is on OAME's website at [www.oame.org](http://www.oame.org).

## **Native-Owned Business Owner Honored At Nation's Capital**

Wanda Williford, owner of Native American Technology Corporation (NATECH), a SBA certified 8(a) firm located in Coos Bay, traveled to Washington DC to receive an award from the federal Department of Transportation as a notable minority-owned company. The award was a result of NATECH's work on Federal Aviation Administration contracts, especially weather instrument towers of which the company has built approximately 150.

## **Graduated 8(A) Firm Receives Award**

Sonal Shah, President of Northwest Software, Inc. (NSI), Beaverton was honored by the Northwest Minority Business Council with the 2005 Summit Award. Shah received the award on February 11, 2005 at The Westin Hotel in Seattle.

The Summit Award recognizes NSI's effort as a staffing agency in developing new technology to place qualified people in good jobs. NSI's innovation software, EZRecruit, simplifies and speeds up the process of placement. EZRecruit is a state-of-the-art recruiting and applicant tracking system that delivers unparalleled value. NSI uses the system internally to serve its customers' temporary and full-time staffing needs. Customers include Nordstrom, Washington Mutual and Starbucks.

NSI has been in business for 17 years and graduated from the SBA's 8(a) Program. In 2002, Shah was honored by the SBA as Oregon's Small Business Person of the Year.

## **U.S. Forest Service Contracting Team Oregon Honored**

On March 2<sup>nd</sup>, District Director Phil Gentry presented an award to the U. S. Forest Service Southwest Oregon Contracting Area for its outstanding contribution to the development of disadvantaged business in Oregon and SW Washington. In Fiscal Year 2004, the 8(a) Program received 203 contract awards and 275 modifications for a total of \$56.7 million. The Southwest Oregon Acquisition Team (Rogue River, Siskiyou and Umpqua National Forest) led by John Owens was the top supporter of the program with 15 new awards. The program's success is a result of the dedication and support of federal procurement community.

## **Program Changes And Updates:**

### **8(a) BD/SDB**

1. SBA has introduced a new web based application. Applicants for 8(a) and SDB certification can apply on-line @ [www.sba.gov/8\(a\)bd](http://www.sba.gov/8(a)bd).

2. Effective 12/8/04, certified 8(a)BD firms are no longer required by State/local government to provide additional criteria, unrelated to capability, in order to participate in any small disadvantaged business program or project funded in whole or part by the Federal Government.
3. The Small Disadvantaged Business price evaluation preference has expired for civilian agencies. The Department of Defense has met its SDB goals and has applied for, and it has been granted, a suspension of the preference.

## HUBZone

Significant changes to the HUBZone Empowerment Contracting Program took effect with the signing of the 2005 Consolidated Appropriation Legislation on December 8, 2004 ([PL108-447](#)).

1. Firms may be certified when citizens own only 51% of the concern and there may be certain non-citizen officers and directors as long as one or more citizens control the company. (formerly 100% US Citizen requirement)
2. Added qualifying areas surrounding military base closure areas.
3. Allows non-metropolitan counties to qualify if the local unemployment rate exceeds 140% of statewide unemployment rate or the national unemployment rate. The county may continue to qualify if it exceeds 140% of the statewide average.
4. Changes preferences for certain agricultural commodity purchases

## ORCA

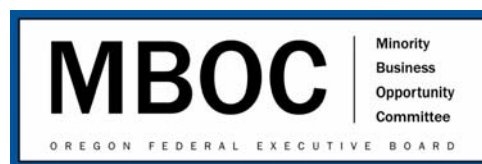
Government solicitations now contain standard 'boilerplate' provisions advising bidders/offerors of the requirement to have their representations and certifications as part of a new on-line system called ORCA. ORCA stands for Online Representations and Certifications (Reps and Certs) Application and is an e-Government initiative that was developed to replace most of

the paper based Reps and Certs found in Section K of the solicitation package. The new systems allows users 24/7 access.

Using ORCA, a contractor can enter Reps and Certs information once for use on many contracts. The ORCA site can be found by going to [www.bpn.gov](http://www.bpn.gov) and clicking on "Online Reps and Certs Application" on the left side of the screen. Two items are needed prior to registration; (1) an active record in the Central Contractors Registry (CCR), and (2) a Marketing Personal Identification Number (MPIN) from that record. A MPIN is a 9-digit code created by the applicant and acts as the password for various government systems. It takes 24 hours to update. After that, a business can begin its registration in ORCA. Visit [www.ccr.gov](http://www.ccr.gov) for more information on setting up a MPIN.

## Homecoming For Veterans

Jim Steiner, SBA Veterans Business Development Officer, recently participated in a well-attended and well publicized transition assistance event for the returning soldiers of the 2<sup>nd</sup> Battalion, 162<sup>nd</sup> Infantry. This unit recently returned from Operation Iraqi Freedom and the operations in Afghanistan. The purpose of this event was to assist these veterans in finding jobs and to provide help in identifying other career opportunities. Jim provided information on SBA programs and services as well as information about veteran resources on CD-ROM.



## Martin Luther King, III To Speak At Annual Minority Business Awards Luncheon

The Minority Business Opportunity Committee (MBOC), a subcommittee of the Federal Executive Board has invited Martin Luther King III as the guest speaker at the annual Minority Enterprise Development Week awards

luncheon, on October 5, 2005 at the Oregon Convention Center. To find more about MBOC, and nomination information for outstanding entrepreneurs visit their website at [www.oregon.feb.gov/mboc](http://www.oregon.feb.gov/mboc).

### In Memoriam

A member of our SBA family passed away February 1, 2005. Mariellen Pike was known and respected by lenders and SBA borrowers for over 25 years. For many years she held the position of Loan Servicing Assistant in the Portfolio Management Division and most recently was Loan Processing Assistant in the Finance Division. She had retired in November, 2004. Affectionately dubbed "Sergeant Pike" she kept us all focused on the tasks at hand. A fervent Seattle Mariners fan, she

had looked forward to watching each game this year either in person or via cable, offering coaching advice as she watched. We will miss her.



### A NATIVE AMERICAN BUSINESS NETWORK

The Women's Business Center in Portland, celebrated its opening on October 27, 2004 with a reception that was part of *Trading at the River*, the annual conference of ONABEN – A Native American Business Network. The reception was part of evening festivities and was sponsored by VERIZON and the Small Business Administration's Office of Women's Business Ownership. The evening included Native American story telling and an exhibition of Native American artwork.

*Trading at the River* was attended by 45 vendors, and 226 registered attendees, including 41 speakers, 47 minority businesses, 21 tribal elected officials, 74 tribal enterprise

representatives, 29 private sector representatives, and 38 public sector representatives. Participants, 52% of which were women, came from Oregon, Washington, Idaho, California, Nevada, New Mexico, Arizona, Montana, Michigan, Colorado and New Mexico.

The annual conference created a forum in which tribal economic development and individual growth were explored in the context of Native American histories, traditions, and experiences. Networking and discussions on various topics made connections to Native American culture, traditions, wealth, art, and economic development.

Trading at the River 2005 will be held November 15<sup>th</sup> and 16<sup>th</sup> at the Embassy Suites, Portland Airport. For more information: (503) 968-1500 or [selena@onaben.org](mailto:selena@onaben.org)



In 1995, Southern Oregon Women's Access to Credit (SOWAC) became one of the first SBA Women's Business Centers in the nation. Located in Medford and serving all of predominantly rural Southern Oregon, SOWAC has trained more than 2,500 micro entrepreneurs (76 percent women; all predominantly low-income) during its first 10 years. SOWAC's Loan Program (which includes SBA's Microloan program), offers loans up to \$35,000 to support start-up enterprises or to expand established businesses, with technical assistance provided for the life of the loan. In 10 years, SOWAC has made 79 loans (59 to women, and 20 to men) totaling \$954,644, ranging from \$800.00 to \$35,000.

On September 2, 2004, SOWAC received certification from the U.S. Department of the Treasury to be a Community Development Financial Institution (CDFI). This will help SOWAC increase lending to low-income entrepreneurs who need greater access to capital products to expand or improve their micro-businesses.



## Silver Anniversary For Washington SBDC's



The Washington Network of Small Business Development Centers is

celebrating its 25<sup>th</sup> year. The Small Business Development Center Network provides professional management and technical assistance and training to small business clients by way of 27 counseling and training centers located throughout Washington State.

From 1980 through 2004 the Network served over 72,000 clients, assisted in capital formation of almost \$800 million, and saved or created nearly 45,000 jobs. Classes offered during that period number over 8,000 with close to 119,000 people attending.

The SBDC is a cooperative effort funded by the U.S. Small Business Administration and various higher education and economic development organizations across the state. Expert counseling assistance is offered without charge; training workshop fees are minimal.

The impact of the SBDC pay off in many ways. According to an independent study, state coffers received almost \$8 million in additional sales tax in 2003 from SBDC clients who increased sales after they received business counseling from the SBDC Network.

The mission of the SBDC is to, "Help Small Businesses Thrive and Grow." The Network plans to continue to expand and grow their services. Check out [www.wsbdc.org](http://www.wsbdc.org) for more information.

### Vancouver WSU-SBDC Kick-Off Event

The Vancouver subcenter kicked off the 25th Anniversary celebration with a seminar February 4, 2005 called "Grow and Thrive in 2005." It was designed for business owners who want their roles to grow beyond the day-to-day management of their businesses.

## Women's Entrepreneurs

The Women Entrepreneurs of Oregon (WEO) held a Women's Network for Entrepreneurial Training (WNET) Roundtable in October 2004. Joan Hartley, "the Queen of Up", provided a motivational presentation to the organization. Michelle DeCourcy, a Portland fashion designer, was the speaker at the January 2005 WNET Roundtable. Another Entrepreneurial Training Roundtable is scheduled for April 19<sup>th</sup>, at which Janet Livesay, a SCORE Chapter 11 member, will present her success story as a woman entrepreneur.

### Ready Talk – Customized Training Without Travel

Travel-free customized training now can be delivered by SBA directly into your office via the web-based Ready Talk system. The Portland District Office recently completed a successful training for one of our lenders that has branch locations. In less than an hour all of the lender's staff was trained without the SBA or lender staff leaving their offices. Web-based training makes sense in these times of limited budgets and resources. We encourage you to take advantage of this opportunity. Please contact Joe Martinez (503) 326-5214 or Dennis Lloyd (503) 326-5205 to arrange your next SBA training session.



**April 26-28, 2005 Washington, DC**

Be a part of the U.S. Small Business Administration's Expo '05: Celebrating National Small Business Week.

This special event, taking place in **Washington, DC, April 26-28**, provides an exceptional opportunity to join forces with business leaders from around the country, network and celebrate the tremendous contributions made by America's small businesses to our nation's economy.

Come and learn about cutting-edge business practices, find out what's hot in business trends, meet government officials and talk with decision-makers who help shape the economy.

### **CONFERENCE HIGHLIGHTS BUSINESS MATCHMAKING**

A unique opportunity for small businesses to meet one-on-one with federal and corporate buyers to explore procurement options.

### **EXPO FLOOR**

More than 180 exhibitors from the public and private sectors will provide information and offer opportunities to network.

### **BUSINESS SESSIONS**

A superb lineup of educational seminars featuring expert panelists discussing the latest developments and best practices in the world of business and entrepreneurship.

### **TOWN HALL**

Tackle the pressing issues facing entrepreneurs today; talk to the SBA Administrator and other special guests; ask questions and talk about what's on your mind.

### **Co-sponsors:**



[Register  
for  
Expo '05  
Now!  
EXPO '05 Registration](#)

**SBA Expo '05**  
brought to you by



[www.sba.gov/expo](http://www.sba.gov/expo)

and



[www.score.org](http://www.score.org)

Look for the lineup of  
exciting speakers and  
events soon!

The support given by the U.S. Small Business Administration (SBA) to this activity does not constitute an express or implied endorsement of any cosponsor's, donor's, contractor's or participant's opinions, products, or services. SBA Cooperative Agreement No. SBAHQ-05-S-0001 with SCORE is funded by the SBA. All SBA/SCORE programs and cosponsored programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for person(s) with disabilities will be made, if requested at least 2 weeks in advance. Contact: [sba@eventstrategiesinc.com](mailto:sba@eventstrategiesinc.com) or 800-818-5319. Cosponsorship Authority No. SBA Expo '05. If you do not wish to receive additional emails on SBA Expo '05, please notify sender.

**FY 2005 Loan Production**

SBA - Portland District Office

10/1/2004 thru 3/31/2005

<b>Bank</b>	<b># of Loans</b>	<b>\$</b>
ALBINA COMMUNITY BANK	5	\$223,000
AMERICANWEST BANK		
ASSURANCE PARTNERS BANK		
BANK OF AMERICA	88	\$2,998,300
BANK OF ASTORIA		
BANK OF CLARK COUNTY	2	\$490,000
BANK OF SALEM		
BANK OF THE CASCADES	16	\$2,507,800
BANK OF THE WEST	1	\$780,300
BANNER BANK	2	\$435,000
BORREGO SPRINGS BANK	1	\$416,000
BRANCH BANK & TRUST CO.	1	\$1,530,000
BUSINESS LOAN CENTER, INC.	2	\$2,704,000
CCD BUSINESS DEVELOPMENT	8	\$4,914,000
CALIFORNIA BANK & TRUST	8	\$3,178,700
CAPITAL MATRIX, INC.		
CAPITAL ONE FED. SAVINGS BANK	90	\$3,935,000
CAPITAL PACIFIC BANK	1	\$70,000
CASCADES WEST FINANCIAL SERVICES., INC.	8	\$4,084,000
CHETCO FCU	12	\$1,403,000
CIT, SMALL BUSINESS LENDING CORP.	21	\$15,673,000
COLUMBIA COMMUNITY BANK		
COLUMBIA COMMUNITY CREDIT UNION	1	\$66,200
COLUMBIA RIVER BANK		
COMERICA BANK-CALIFORNIA		
COMMUNITY BANK	2	\$1,029,000
EVERGREEN COMMUNITY DEVELOPMENT ASSN.	13	\$7,199,000
FARMERS & MERCHANTS STATE BANK ID		
FIRST INDEPENDENT BANK		
GE CAPITAL SMALL BUS. FINANCIAL CORP.	4	\$3,295,000
GOLETA NATIONAL BANK		
GREATER EASTERN OREGON DEV. CO.	3	\$2,076,000
HANMI BANK	1	\$1,540,000
INDEPENDENCE BANK	3	\$623,000
INLAND COMMUNITY BANK NATL. ASSOC.		
INNOVATIVE BANK	4	\$25,000
KEY BANK	3	\$1,551,900

KITSAP BANK		
LIBERTYBANK	3	\$640,000
MATRIX CAPITAL BANK	1	\$335,000
MBANK/MERCHANTS BANCORP	4	\$571,700
MID-VALLEY BANK		
NARA BANK (CA)	1	\$1,053,000
NATIONAL COOPERATIVE BANK (DC)	1	\$425,000
NEWTEK SMALL BUS. FINANCE, INC.		
NORTHWEST BUS. DEVEL. ASSOC.	8	\$3,717,000
NORTHWEST SMALL BUS. FINANCE CORP.	3	\$4,036,000
OREGON CERTIFIED BUSINESS DEV. CORP.	2	\$797,000
OREGON PACIFIC BANKING CO.	1	\$144,000
PACIFIC CAPITAL BANK , N.A.	2	\$775,500
PACIFIC CONTINENTAL BANK	11	\$3,940,400
PEOPLE'S BANK OF COMMERCE (OR)	6	\$372,000
PINNACLE BANK		
PREMIERWEST BANK		
SAEHAN BANK	1	\$140,000
SHOREBANK PACIFIC	1	\$85,000
SILVER FALLS BANK		
SILVER STATE BANK	1	\$150,000
SIUSLAW BANK		
SOUTH VALLEY BANK & TRUST	1	\$388,000
STEARNS BANK NATIONAL ASSOC.	1	\$150,000
STERLING SAVINGS BANK		
SUMMIT BANK		
TEMECULA VALLEY BANK N.A.	1	\$560,000
THE COWLITZ BANK	5	\$2,614,200
TOWN CENTER BANK	2	\$124,300
TWIN CITY BANK	17	\$1,616,800
US BANK, NATIONAL ASSOCIATION	115	\$14,632,000
UMPQUA BANK	13	\$6,535,200
UNITED MIDWEST SAVINGS BANK	1	\$305,800
WACHOVIA SBA LENDING, INC.	1	\$1,481,000
WASHINGTON MUTUAL BANK/WESTERN BANK		
WELLS FARGO BANK	52	\$5,081,100
WEST COAST BANK	11	\$3,391,800
WILSHIRE STATE BANK (CA)	1	\$184,000
ZIONS FIRST NATIONAL BANK		
<b>TOTAL APPROVALS</b>	<b>567</b>	<b>\$116,993,000</b>

\* \* \*